

**Amendments to the Claims:**

This listing of claims will replace all prior versions, and listings, of claims in the application:

**Listing of Claims:**

Claims 1-7 (Canceled)

8. (Currently Amended) A system for retrieving selected from a central server, configured for storing a plurality of personal ID's and a plurality of sets of personal data, each of which personal ID's is associated with a respective person and a respective set of personal data entered into the central server and controlled by said respective person, a data profile derived from a set of personal data associated with a personal ID identifying a selected person and assembled together by said selected person for use by a provider selected one of one or more providers identified by a provider ID, the system comprising:

a data processor;

~~an input device~~ a point-of-sale (POS) terminal coupled to said data processor and adapted for coupling via a data communication link to an ID instrument for receiving from said ID instrument [[a]] said personal ID identifying said selected person, and sending said personal ID identifying said selected person to said data processor, said data processor being configured for transmitting said personal ID identifying said selected person and [[a]] said provider ID identifying said selected provider to [[a]] said central server further configured for accessing a database to retrieve and transmit retrieving from said plurality of sets of personal data and transmitting to said data processor [[a]] said data profile selected derived from said set of personal data associated with said personal ID identifying said selected person for use by said selected provider identified by said provider ID; and

an output device connected to said data processor for receiving from said data processor said data profile received from said central server, and outputting said data profile to said selected provider ~~said retrieved personal data related to said personal ID and said account selection.~~

9. (Previously Presented) The system of Claim 8 wherein said ID instrument comprises at least one of a magnetic striped card, a smart card, a bar code, a gift card, an automatic teller machine (ATM) card, a check card, a wallet consolidator, a debit card, a credit card, a prepaid card, a personal identification card, a driver's license, a personal computer (PC), a laptop computer, a personal digital assistant (PDA) adapted for infra-red (IR) communication, a check, a keypad, a touchscreen, a voice recognition device, and a radio-frequency (RF) device, said RF device comprising at least one of a PDA adapted for RF communication, an RF identification (RFID) tag, and a cell phone.

10. (Previously Presented) The system of Claim 8 wherein said personal data comprises at least one of a personal name, a personal ID, a pictorial image of the person, personal fingerprint data, personal checking account data, driver's license data of said person, personal biometric data, a personal social security number, a personal ID password, a personal data password, credit card data, debit card data, prepaid card data, frequent purchaser data, medical data, bank account data, investment data, coupon data, processed data, points, data generated based on existing personal data, and membership ID data of said person.

11. (Currently Amended) The system of Claim 8 wherein said processor, said ~~input device~~ POS terminal, and said output device are integrated together to constitute a substantially integrated input/output device.

12. (Currently Amended) The system of Claim 8 wherein said ~~input device is a point of sale (POS)~~ POS terminal comprising ~~comprises~~ at least one of a magnetic card reader, a smart card reader, a bar code reader, an infra-red (IR) receiver, an optical scanner, a transmitter adapted for transmitting a pre-determined signal for activating a response from an RFID tag and for receiving a response back from said RFID tag, and an interface adapted for receiving RF signals from at least one of a cell phone and an RF device.

13. (Previously Presented) The system of Claim 8 wherein said output device comprises at least one of a visual display monitor and a printer.

14. (Previously Presented) The system of Claim 8 wherein said central server is further coupled for receiving from said processor transaction ID information.

15. (Previously Presented) The system of Claim 8 wherein said central server is further connected for receiving from said processor transaction ID information containing information relating to the transaction to be executed, including the type of information needed to execute the transaction and personal ID; and wherein said central server is configured for accessing said database to retrieve and process said personal data related to said personal ID and restricted according to said transaction ID information.

16. (Previously Presented) The system of Claim 8 wherein said data communication link comprises at least one of a wireless link, a wireline link, wide area network (WAN) link, an infra-red (IR) link, a radio-frequency (RF) link, an optical link, and a magnetic link.

17. (Currently Amended) The system of Claim 8 wherein said ~~transaction comprises~~ data profile is useable in a transaction for at least one of goods, services, grocery items, food, medical services and supplies, insurance premiums, ticketing, a money transfer, and identification services relating to said person.

18. (Previously Presented) The system of Claim 8 wherein said central server is configured for receiving said personal ID from said input device and for accessing a database to retrieve and process personal data related to said personal ID for each of a plurality of persons, providers, and transactions.

19. (Currently Amended) The system of Claim 8 wherein said output device is further configured for generating, in response to receipt of personal data ~~related to~~ associated with said

selected personal ID, information relating to said selected person for purposes of facilitating said transaction and the generation of customer messages.

20. (Currently Amended) The system of Claim 8 wherein said output device is configured for generating, in response to receipt of personal data related to said selected personal ID, incentives to said selected person for making future purchases, said incentives including at least one of a coupon and a discount offer.

21. (Cancelled)

22. (Currently Amended) The system of Claim 8 wherein said selected provider is enabled for updating personal data with provider-specific information.

23. (Currently Amended) The system of Claim 8 wherein said selected provider is enabled for updating personal data with provider-specific messages for said person.

24. (Previously Presented) The system of Claim 8 wherein said account is selected for facilitating the payment of a transaction.

25. (Currently Amended) A central server configured for retrieving selected personal data associated with a selected one of one or more persons for use by a selected one of one or more providers, the ~~system~~ central server comprising:

a data processor configured for executing computer program code;

a memory operatively connected to said processor, said memory defining a database for associating with each of said one or more persons a respective personal ID and respective personal data entered into said central server and controlled by said respective person, and for associating with each of said one or more providers a provider ID;

computer program code executable by said data processor for associating in said database, with respect to the personal ID and instructions of each of said one or more persons,

selected portions of said personal data with each of one or more data profiles, each of which data profiles are designated for use by a selected ~~provider~~ one of said one or more providers identified by a respective provider ID;

computer program code executable by said data processor for receiving said from a point-of-sale (POS) terminal a selected personal ID stored on an ID instrument and for receiving from said POS terminal a selected provider ID identifying said provider;

computer program code executable by said data processor for accessing via said memory said database to retrieve a data profile associated with [[a]] said selected personal ID for use by [[a]] said selected provider identified by [[a]] said provider ID; and

computer program code executable by said data processor for transmitting to said selected provider identified by said provider ID said data profile retrieved from said database.

26. (Previously Presented) The central server of Claim 25 wherein said ID instrument comprises at least one of a magnetic striped card, a smart card, a bar code, a gift card, an automatic teller machine (ATM) card, a check card, a wallet consolidator, a debit card, a credit card, a prepaid card, a personal identification card, a driver's license, a personal computer (PC), a laptop computer, a personal digital assistant (PDA) adapted for infra-red (IR) communication, a check, a keypad, a touchscreen, a voice recognition device, and a radio-frequency (RF) device, said RF device comprising at least one of a PDA adapted for RF communication, an RF identification (RFID) tag, and a cell phone.

27. (Previously Presented) The central server of Claim 25 further comprising:

computer program code for receiving a pending credit to be applied toward purchases made by said person having said personal ID;

computer program code for determining whether said credit is to be applied to a selected transaction; and

computer program code upon a determination that said credit is to be applied to a transaction, for applying said credit to said transaction.

28. (Previously Presented) The central server of Claim 25 further comprising:  
computer program code for receiving a pending credit to be applied toward purchases made by said person having said personal ID, said pending credit representing at least one of a coupon, a coupon valid for predetermined period of time, a discount offer, and a discount offer valid for predetermined period of time;  
computer program code for determining whether said pending credit is to be applied to a transaction; and  
computer program code, upon a determination that said pending credit is to be applied to a transaction, for applying said pending credit to said transaction.

29. (Previously Presented) The central server of Claim 25 further comprising:  
computer program code for adjusting a monetary balance of said person when a transaction is executed; and  
computer program code for recording said monetary balance of said person.

30. (Previously Presented) The central server of Claim 25 further comprising:  
computer program code for recording a message to be transmitted to said person when a predetermined type of transaction is executed to which said person is a party;  
computer program code for determining whether a predetermined type of transaction, to which said person is a party, is being executed; and  
computer program code, upon a determination that a predetermined type of transaction is being executed, for transmitting said message to said person.

31. (Previously Presented) The central server of Claim 25 further comprising:  
computer program code for receiving a request for personal data associated with a personal ID received from said person via at least one of a laptop, a cell phone, a PDA, a wireless RF device, an RFID tag, and a wireline device, having said personal ID for personal data related to said personal ID, which personal data is accessible by said data processor;  
computer program code for accessing personal data related to said personal ID; and

computer program code for transmitting said personal data.

32. (Previously Presented) The central server of Claim 25 wherein said personal data comprises at least one of a personal name, a personal ID, a pictorial image of the person, personal fingerprint data, personal checking account data, driver's license data of said person, personal biometric data, a personal social security number, a personal ID password, a personal data password, credit card data, debit card data, prepaid card data, frequent purchaser data, medical data, bank account data, investment data, coupon data, processed data, points, data generated based on existing personal data.

33. (Previously Presented) The central server of Claim 25 wherein said provider is enabled for updating personal data with provider-specific information.

34. (Previously Presented) The central server of Claim 25 wherein said provider is enabled for updating personal data with provider-specific messages for said person.

35. (Previously Presented) The central server of Claim 25 wherein said account is selected for facilitating the payment of a transaction.

36. (Currently Amended) A method for retrieving selected personal data entered by, controlled by, and associated with a selected one of one or more persons for use by a selected one of one or more providers, the method comprising steps of:

assigning a personal ID to each of said one or more persons;

assigning a provider ID to each of said one or more providers;

[[for]] pursuant to instructions from each of said one or more persons, associating in a database of a central server ~~personal data to~~ a respective personal ID with personal data entered into said database by said person, and associating selected ~~portion~~ portions of said personal data with each of [[a]] one or more data profiles, each of which data profiles are designated for use by a selected provider identified by a respective provider ID related to personal ID;

receiving from a point-of-sale (POS) terminal a request for a data profile related to a personal ID and a provider ID;

retrieving said data profile related to said personal ID and said provider ID; and  
transmitting said data profile related to said personal ID and said provider ID.

37. (Previously Presented) The method of Claim 36 wherein the step of receiving further comprises receiving via at least one of a magnetic striped card, a smart card, a bar code, a gift card, an automatic teller machine (ATM) card, a check card, a wallet consolidator, a debit card, a credit card, a prepaid card, a personal identification card, a driver's license, a personal computer (PC), a laptop computer, a personal digital assistant (PDA), a check, a radio-frequency identification (RFID) tag, a keypad, a touchscreen, a voice recognition device, a cell phone, and an RF device

38. (Previously Presented) The method of Claim 36 further comprising:  
receiving a pending credit to be applied toward purchases made by said person having said personal ID;  
determining whether said pending credit is to be applied to a transaction; and  
upon a determination that said pending credit is to be applied to a transaction, applying said pending credit to said transaction.

39. (Previously Presented) The method of Claim 36 further comprising:  
receiving a pending credit to be applied toward purchases made by said person having said personal ID, said pending credit representing at least one of a coupon, a coupon valid for a predetermined period of time, a discount offer, and a discount offer valid for predetermined period of time;  
determining whether said pending credit is to be applied to a transaction; and  
upon a determination that said pending credit is to be applied to a transaction, applying said pending credit to said transaction.



40. (Previously Presented) The method of Claim 36 further comprising:  
adjusting a monetary balance of said person when said transaction is executed; and  
recording said monetary balance of said person.

41. (Previously Presented) The method of Claim 36 further comprising:  
recording a message to be transmitted to said person when a predetermined type of  
transaction is executed to which said person is a party;  
determining whether a predetermined type of transaction, to which said person is a party,  
is being executed; and  
upon a determination that a predetermined type of transaction is being executed,  
transmitting said message to said person.

42. (Previously Presented) The method of Claim 36 further comprising:  
receiving a request for personal data associated with a personal ID received via at least  
one of a laptop, a cell phone, a PDA, a wireless RF device, an RFID tag, and a wireline device,  
having said personal ID for personal data related to said personal ID, which data is accessible by  
said data processor;  
accessing personal data related to said personal ID; and  
transmitting said personal data.

43. (Previously Presented) The method of Claim 36 wherein said personal data  
comprises at least one of a personal name, a personal ID, a pictorial image of the person,  
personal fingerprint data, personal checking account data, driver's license data of said person,  
personal biometric data, a personal social security number, a personal ID password, a personal  
data password, credit card data, debit card data, prepaid card data, frequent purchaser data,  
medical data, bank account data, investment data, coupon data, processed data, points, data  
generated based on existing personal data.

44. (Previously Presented) The method of Claim 36 wherein said provider is enabled for updating personal data with provider-specific information.

45. (Previously Presented) The method of Claim 36 wherein said provider is enabled for updating personal data with provider-specific messages for said person.

46. (Previously Presented) The method of Claim 36 wherein said account is selected for facilitating the payment of a transaction.

47. (Previously Presented) The method of Claim 8 wherein said person comprises at least one of an individual person, a consumer, an entity, and an organization.

48. (Previously Presented) The method of Claim 25 wherein said person comprises at least one of an individual person, a consumer, an entity, and an organization.

49. (Previously Presented) The method of Claim 36 wherein said person comprises at least one of an individual person, a consumer, an entity, and an organization.

50. (Previously Presented) The central server of Claim 25 further comprising computer program code executable by said data processor for accessing via said memory said database to process said personal data related to said personal ID and to said account selection.

51. (Previously Presented) The method of Claim 36 further comprising processing said personal data related to said personal ID and to said selected account.